

# UIB KIDNAP & RANSOM

## INSURANCE HANDOUT



### ARE YOU AT RISK?

As businesses expand their corporate activities into increasingly high-risk territories, their employees are operating in or travelling to countries where their safety cannot be guaranteed.

Kidnappings around the world are estimated to have increased by 100% since 2002 and the increased focus on corporate responsibility, Organisations must pay closer attention to the personal safety of its employees more than ever before.

Current threats impact employee well being and business continuity. It is therefore essential for organisations with such exposures to assess these particular risks and take measured steps to minimise them.

If an incident does occur, your company must be ready to respond effectively to a crisis. While some companies have extensive security and risk management resources in-house, few security departments have handled sensitive and time-consuming kidnapping, extortion or political detention incidents. The financial and management implications of such incidents and possible subsequent litigation have made clear the need for expert preventative and incident management advice.

### FOR FURTHER INFORMATION

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Any company with employees operating or travelling overseas, especially in high-risk territories in Africa, Asia, the Middle-East and Latin America, should consider a Kidnap & Ransom insurance policy.

The threat of kidnapping has traditionally been associated with Latin America but has now become an issue throughout the World.

A Kidnap & Ransom insurance policy offers much more than just kidnap protection. It also provides cover for extortion and products extortion that pose an increasing threat to businesses.



In the event that your business is confronted with a kidnap or extortion situation, the policy will provide you with the services of a leading response consultancy whose primary role is to help you achieve the quickest and safest possible release of the victim.

Your company could benefit from Kidnap and Ransom Coverage if your Organisation:

- Sends employees or representatives overseas on business
- Conducts business in high-risk territories, including Latin America, Africa, Asia and the Middle East
- Is involved in the aviation, oil, energy, construction, banking and financial sectors

UIB has dedicated team of Kidnap and Ransom specialists whose expertise has secured a Worldwide Facility with a leading Lloyds Syndicate with a limit of USD 10,000,000.

We can work with you to identify the risks your business is exposed to, and ensure that the right insurance cover is in place and the most appropriate response consultant is available to you.



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